

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Matthew David Missimer  
 Nicole Elizabeth Missimer  
 Debtors

Case No. 15-11760-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Cathleen  
Form ID: 318Page 1 of 2  
Total Noticed: 56

Date Rcvd: Dec 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2016.

db/jdb       #+Matthew David Missimer,   Nicole Elizabeth Missimer,   106 Memorial Highway,   Apt. 3,  
                  Fleetwood, PA 19522-8898  
 smg        +Bureau of Audit and Enforcement,   City of Allentown,   435 Hamilton Street,  
                  Allentown, PA 18101-1603  
 smg        City Treasurer,   Eighth and Washington Streets,   Reading, PA 19601  
 smg        +Lehigh County Tax Claim Bureau,   17 South Seventh Street,   Allentown, PA 18101-2401  
 smg        +Tax Claim Bureau,   633 Court Street,   Second Floor,   Reading, PA 19601-4300  
 13490098     +AES,   1200 N. 7th Street,   Harrisburg, PA 17102-1419  
 13490099     +Affilia Home Health,   1811 Olde Homestead Ln.,   Lancaster, PA 17601-5837  
 13501920     +AmeriCredit Financial Services, Inc. dba GM Financ,   P O Box 183853,  
                  Arlington, TX 76096-3853  
 13490100     +Apex Asset,   1891 Santa Barbara,   Lancaster, PA 17601-4106  
 13490101     +Ar Resources Inc,   1777 Sentry Pkwy W,   Blue Bell, PA 19422-2206  
 13490102     +Arcadia Recovery Bureau,   PO Box 41309,   Dept. 310,   Nashville, TN 37204-1309  
 13490106     +Commwlth Fin,   245 Main St,   Dickson City, PA 18519-1641  
 13490107     +Congress Collection Corp,   24901 Northwestern Hwy Ste 300,   Southfield, MI 48075-2207  
 13490109     +David Apotheker, Esquire,   520 Fellowship Road,   Suite C306,   Mount Laurel, NJ 08054-3410  
 13490111     +Diamond Credit Union,   1600 Medical Drive,   Pottstown, PA 19464-3242  
 13490112     +ENM Law Group,   PO Box 214,   Reading, PA 19603-0214  
 13524715     +Educational Credit Management Corp /ECMC,   PO BOX 16408,   ST. PAUL, MN 55116-0408  
 13490114     #+Global Lending Service,   5 Concourse Pkwy Ne Ste,   Atlanta, GA 30328-7104  
 13518341     +Global Lending Services,   6400 Main Street,   Amherst, NY 14221-5858  
 13517732     +Global Lending Services,   6400 Main Street,   Amherst, New York 14221-5858  
 13520881     +Global Lending Services,   KML Law Group, P.C.,   701 Market Street,   Suite 5000,  
                  Philadelphia, PA 19106-1541  
 13601821     +Mendelsohn and Mendelsohn, P.C.,   637 Walnut Street,   Reading, PA 19601-3524  
 13490118     +Michael R. Shires, MA,   3212 Kutztown Road,   Reading, PA 19605-2661  
 13490120     +National Recovery Agen,   2491 Paxton St,   Harrisburg, PA 17111-1036  
 13540624     +Navient Solutions, Inc.,   P.O. Box 9640,   Wilkes-Barre, PA 18773-9640  
 13490127     +Orthopaedic Associates of Reading, LTD,   301 S. 7th Ave.,   Suite 3220,  
                  West Reading, PA 19611-1493  
 13490128     +P H E A A/h C B,   Aes/Ddb,   Po Box 8183,   Harrisburg, PA 17105-8183  
 13562596     +PHEAA,   PO BOX 8147,   HARRISBURG PA 17105-8147  
 13490131     +RAB Inc.,   PO Box 34111,   Memphis, TN 38184-0111  
 13490134     +RHPN Weight Management CTR,   PO Box 70892,   Philadelphia, PA 19176-5892  
 13490132     +Reading Anesthesia Associates Ltd,   PO Box 16052,   Reading, PA 19612-6052  
 13490133     +Reading Health System,   PO Box 70894,   Philadelphia, PA 19176-5894  
 13490141     +U S Dept Of Ed/Gs1/Atl,   Po Box 4222,   Iowa City, IA 52244  
 13490139     +U S Dept Of Ed/fis1/ch,   Bankruptcy Unit,   Po Box 65128,   Saint Paul, MN 55165  
 13490144     +VNA Community Care Services,   1811 Olde Homestead Ln.,   Lancaster, PA 17601-5837  
 13490145     +West Wyo Services, LLC,   PO Box 41518,   Boston, MA 02241-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr        +EDI: QLEFELDMAN.COM Dec 02 2016 02:03:00   LYNN E. FELDMAN,   Feldman Law Offices PC,  
                  221 N. Cedar Crest Blvd.,   Allentown, PA 18104-4603  
 smg        +E-mail/Text: robertsl12@dnb.com Dec 02 2016 02:18:45   Dun & Bradstreet, INC,  
                  3501 Corporate Pkwy,   P.O. Box 520,   Centre Valley, PA 18034-0520  
 smg        +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 02 2016 02:18:18  
                  Pennsylvania Department of Revenue,   Bankruptcy Division,   P.O. Box 280946,  
                  Harrisburg, PA 17128-0946  
 smg        +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 02 2016 02:18:55   U.S. Attorney Office,  
                  c/o Virginia Powel, Esq.,   Room 1250,   615 Chestnut Street,   Philadelphia, PA 19106-4404  
 13495936     EDI: PHINAMERI.COM Dec 02 2016 02:03:00   AmeriCredit Financial Services, Inc.,  
                  dba GM Financial,   P O Box 183853,   Arlington, TX 76096  
 13490103     +EDI: ACCE.COM Dec 02 2016 02:03:00   Asset Acceptance,   Attn: Bankrupcy Dept,   Po Box 2036,  
                  Warren, MI 48090-2036  
 13490104     +E-mail/Text: banko@berkscredit.com Dec 02 2016 02:18:11   Berks Credit & Coll,  
                  900 Corporate Dr,   Reading, PA 19605-3340  
 13490108     +E-mail/Text: csdlclientservices@cboflanc.com Dec 02 2016 02:19:08  
                  Credit Bureau of Lancaster County, Inc.,   P.O. Box 1271,   Lancaster, PA 17608-1271  
 13490110     EDI: IRS.COM Dec 02 2016 02:03:00   Department of Treasury,   Internal Revenue Service,  
                  PO Box 7346,   Philadelphia PA 19101-7346  
 13490113     +EDI: AMINFOFP.COM Dec 02 2016 02:03:00   First Premier Bank,   601 S Minnesota Ave,  
                  Sioux Falls, SD 57104-4868  
 13490115     +EDI: PHINAMERI.COM Dec 02 2016 02:03:00   Gm Financial,   Po Box 181145,  
                  Arlington, TX 76096-1145  
 13490117     +E-mail/Text: csdlclientservices@cboflanc.com Dec 02 2016 02:19:08   Lancaster Collections,  
                  Credit Bureau of Lancaster County,   Po Box 1271,   Lancaster, PA 17608-1271  
 13490119     +EDI: NESF.COM Dec 02 2016 02:03:00   National Enterprise Systems,   29125 Solon Road,  
                  Solon, OH 44139-3442  
 13490123     +E-mail/Text: Bankruptcy@nslp.org Dec 02 2016 02:18:36   National Student Loan,   Po Box 82507,  
                  Lincoln, NE 68501-2507

District/off: 0313-4

User: Cathleen  
Form ID: 318

Page 2 of 2  
Total Noticed: 56

Date Rcvd: Dec 01, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13490125 +EDI: NAVIENTFKASMSERV.COM Dec 02 2016 02:03:00 Navient, Po Box 9655,  
Wilkes Barre, PA 18773-9655  
13490126 +EDI: NAVIENTFKASMSERV.COM Dec 02 2016 02:03:00 Navient, PO Box 13611,  
Philadelphia, PA 19101-3611  
13490130 EDI: PRA.COM Dec 02 2016 02:03:00 Portfolio Recovery Assoc LLC, PO Box 12914,  
Norfolk, VA 23541  
13506406 E-mail/Text: bkyelectnotices@tgslc.org Dec 02 2016 02:18:54  
Texas Guarantee Student Loan Corp, TGSLC, PO BOX 83100, Round Rock TX 78683-3100  
13490135 +E-mail/Text: bkyelectnotices@tgslc.org Dec 02 2016 02:18:55 Tx Guar Std,  
Tg/Attn. Bankruptcy Department, Po Box 659602, San Antonio, TX 78265-9602  
13490143 +E-mail/Text: External.Collections@phoenix.edu Dec 02 2016 02:19:12 University Of Phoenix,  
4615 E Elwood St Fl 3, Phoenix, AZ 85040-1908

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13490105\* +Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340  
13537074\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Department of Treasury, PO Box 9052, Andover, MA 01810)  
13490116\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
13490121\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13490122\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13490124\* +National Student Loan, Po Box 82507, Lincoln, NE 68501-2507  
13490129\* +P H E A A/h C B, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
13490136\* +Tx Guar Std, Tg/Attn. Bankruptcy Department, Po Box 659602, San Antonio, TX 78265-9602  
13490137\* +Tx Guar Std, Tg/Attn. Bankruptcy Department, Po Box 659602, San Antonio, TX 78265-9602  
13490138\* +Tx Guar Std, Tg/Attn. Bankruptcy Department, Po Box 659602, San Antonio, TX 78265-9602  
13490142\* U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244  
13490140\* U S Dept Of Ed/fisl/ch, Bankruptcy Unit, Po Box 65128, Saint Paul, MN 55165  
TOTALS: 0, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2016 at the address(es) listed below:

BRENNNA HOPE MENDELSON on behalf of Debtor Matthew David Missimer tobykmendelsohn@comcast.net  
BRENNNA HOPE MENDELSON on behalf of Joint Debtor Nicole Elizabeth Missimer  
tobykmendelsohn@comcast.net  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Global Lending Services bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Matthew David Missimer</b> First Name   Middle Name   Last Name	Social Security number or ITIN <b>xxx-xx-7903</b>
Debtor 2 (Spouse, if filing)	<b>Nicole Elizabeth Missimer</b> First Name   Middle Name   Last Name	EIN <b>-----</b> Social Security number or ITIN <b>xxx-xx-5654</b>
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		
Case number: <b>15-11760-ref</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Matthew David Missimer

Nicole Elizabeth Missimer

12/1/16

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**